

Congress of the United States
House of Representatives
Washington, DC 20515

October 4, 2001

Activated Reservists and National Guard Members
TRICARE Benefits

Dear Colleague,

As our constituents are called up to active duty, we, as co-chairs of the Reserve Components Caucus, wanted to alert you to benefits available to the activated Reservists and National Guard Members from your district.

Members of the Reserves and National Guard called to active duty are eligible for health care benefits under TRICARE. Their families are also eligible for TRICARE benefits, if the military sponsor's active-duty orders are for a long-enough period of time.

Their families are eligible for health care benefits under TRICARE Standard or TRICARE Extra on the first day of the service member's active duty, when their orders are more than 30 consecutive days of active duty, or if the orders are for an indefinite period.

TRICARE Standard pays 80 percent of the TRICARE allowable charge for covered health care services that are obtained from authorized civilian health care providers. Those who receive the care are legally responsible for the other 20 percent of the allowable charge. If a "non-participating" provider provides the health care service, then the service member may be billed up to the legal limit of 15 percent above the allowable charge. Providers who "participate" in TRICARE accept the TRICARE allowable charge as the full fee for the care they provide.

Persons who use TRICARE Standard or Extra pay annual deductibles for outpatient care of \$150 for one person, and \$300 for a family (E-4 and below, the amounts are \$50 for one person, and \$100 for a family). TRICARE Extra features discounted cost-shares (15 percent of negotiated fees) when TRICARE network providers are used, but it's available only in the same geographic areas as TRICARE Prime, a HMO-type health care option.

Families of Reserve/National Guard members who are called to active duty for more than 179 days may be eligible for TRICARE Prime Remote. But enrollment forms must be completed, and TRICARE Prime network providers must be used.

Since many Reserve families may want to continue using their current health care provider who may not be in the TRICARE networks, using TRICARE Prime Remote may not be the best choice for these families. Choosing TRICARE Prime Remote requires families to use only providers who are part of the TRICARE Prime network. TRICARE Standard may work better for them.

Also, persons who are covered by other health insurance from their civilian employer's health plan should be aware that TRICARE pays after those plans have made their payments for health care services. The only time TRICARE is not second payer is when Medicaid is involved, or if the patient has a health care insurance policy that is specifically designated as a TRICARE supplemental policy. In those cases, TRICARE pays before the other insurance.

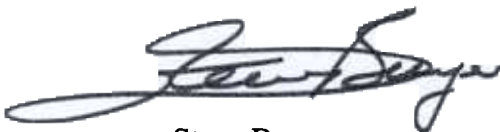
TRICARE Standard users should make sure that their health care provider has been certified by the Humana Military Healthcare Services (HMHS) as an authorized TRICARE provider. Check with the provider, or with HMHS at 800-941-4501 or check the HMHS web site at <http://www.humana-military.com>. If the provider is not authorized, the cost of services-even though they might otherwise be covered by the program-will not be shared by the government.

Activated Reservists/National Guard members should check with their reserve centers or unit commanding officers to make sure that all information about themselves and their family members is current and accurate in the Defense Enrollment Eligibility Reporting System (DEERS) data base. Incorrect information can result in delayed claims processing, problems with the use of retail pharmacies and the National Mail Order Pharmacy (NMOP) benefit, and other difficulties. For information about DEERS enrollment, contact the DEERS Telephone Center from 9 a.m.-8 p.m., Eastern Standard Time at 1-800-538-9552.

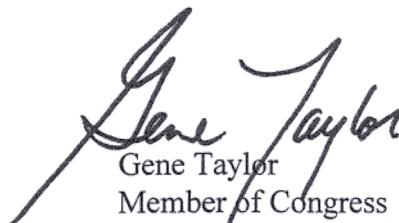
For additional assistance with TRICARE, Congress directed the Department of Defense (DoD) to establish Beneficiary Counseling and Assistance Coordinator (BCAC) Program. The BCAC has helped DoD improve customer service, satisfaction, and beneficiary education regarding TRICARE. Information regarding contact points for each Region can be found at http://www.tricare.osd.mil/tricare/beneficiary/update_bcac_dir.doc.

We hope you will find this information beneficial in assisting your constituents.

Best Regards,



Steve Buyer
Member of Congress



Gene Taylor
Member of Congress